

STEVEN MITNICK, ESQ., SM0556  
S. Mitnick Law PC  
PO Box 530  
49 Old Turnpike Road  
Oldwick, New Jersey 08858  
(908) 572-7275  
Counsel to the SM Financial Services Corporation

Order Filed on July 7, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

In re:

LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT  
LENDING GROUP,

Debtor.

Chapter 7

Case No. 07-22479/MBK

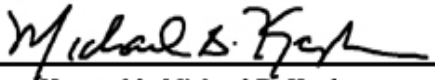
Judge: Honorable Michael B. Kaplan

**ORDER SHORTENING TIME PERIOD FOR NOTICE,  
SETTING HEARING AND LIMITING NOTICE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby

**ORDERED.**

**DATED: July 7, 2025**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

After review of the application of SM Financial Services Corporation in the above-captioned chapter 7 bankruptcy case for a reduction of time for a hearing on his *Application Shortening Time of an Order Discharging Mortgage* with regard to 41-43 Virginia Street, Springfield, MA 01108 under Fed. R. Bankr. P. 9006(c)(1), it is

ORDERED as follows:

1. A hearing will be conducted on the matter on July 10, 2025 at 10:00 am in the United States Bankruptcy Court, 402 East State Street, Trenton, N.J. 08608, Courtroom #8.

2. The Applicant must serve a copy of this Order, and all related documents, on the following parties:

Trustee and any and all interested parties.

---

by ☐ each, ☒ any of the following methods selected by the Court:

☐ fax, ☒ overnight mail, ☐ regular mail, ☒ email, ☐ hand delivery.

3. The Applicant must also serve a copy of this Order, and all related documents, on the following parties:

---

by ☐ each, ☐ any of the following methods selected by the Court:

☐ fax, ☐ overnight mail, ☐ regular mail, ☐ email, ☐ hand delivery.

4. Service must be made:

☒ on the same day as the date of this order, or

☐ within \_\_\_\_\_ day(s) of the date of this Order.

5. Notice by telephone:

☐ is not required

☐ must be provided to \_\_\_\_\_

☒ on the same day as the date of this Order, or

☐ within \_\_\_\_ day(s) of the date of this Order.

6. A *Certification of Service* must be filed prior to the hearing date.

7. Any objections to said motion/application identified above:

☐ must be filed with the Court and served on all parties in interest by electronic or overnight

mail \_\_\_\_ day(s) prior to the scheduled hearing; or

☒ may be presented orally at the hearing.

8. ☐ Court appearances are required to prosecute the motion/ application and any objections.

☒ Parties may request to appear by phone by contacting Chambers prior to the return date.

In re:  
Lancaster Mortgage Bankers, LLC  
Debtor

Case No. 07-22479-MBK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 07, 2025

User: admin  
Form ID: pdf903

Page 1 of 4  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2025:

Recip ID	Recipient Name and Address
db	+ Lancaster Mortgage Bankers, LLC, 20 Independence Boulevard, Warren, NJ 07059-2731
aty	+ Vincent F. Papalia, Saiber, LLC, 18 Columbia Turnpike, Suite 200, Florham Park, NJ 07932-2266

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2025 at the address(es) listed below:

Name	Email Address
Adam D. Greenberg	on behalf of Interested Party Michael A Cohn agreenberg@hglclaw.com btemple@hglclaw.com
Alexandra T. Garcia	on behalf of Creditor Specialized Loan Servicing LLC as servicer for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-12ALT, Asset-Backed Certificates, Series 2005-12ALT NJECFMAIL@mw-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor U.S. Bank U.S. Bank National Association as Trustee for Morgan Stanley Mortgage Loan Trust 2007-11AR NJECFMAIL@mw-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor Saxon Mortgage Services Inc. NJECFMAIL@mw-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor Kondaur Capital Corporation NJECFMAIL@mw-law.com nj-ecfmail@ecf.courtdrive.com

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Jul 07, 2025

Form ID: pdf903

Total Noticed: 2

Alexandra T. Garcia

on behalf of Creditor U.S. Bank National Association as Trustee for Morgan Stanley Mortgage Loan Trust 2007-11AR  
NJECEMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com

Alexandra T. Garcia

on behalf of Creditor U.S. Bank National Association as Trustee NJECEMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com

Alexandra T. Garcia

on behalf of Creditor ONEWEST BANK FSB NJECEMAIL@mw-c-law.com nj-ecfmail@ecf.courtdrive.com

Allen I Gorski

on behalf of Plaintiff Peggy Stalford agorski@gorskiknowlton.com

Brenda L. Brogdon

on behalf of Creditor National City Mortgage Company mcohen@mw-c-law.com jhillier@mw-c-law.com

Brenda L. Brogdon

on behalf of Creditor Specialized Loan Servicing LLC mcohen@mw-c-law.com, jhillier@mw-c-law.com

Brian C. Nicholas

on behalf of Creditor The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank, National Association,  
f/k/a JPMorgan Chase Bank, as Trustee For Truman Capital Mortgage Loan Trust 2006-1 brian+ecf@briannicholas.com,  
bkgroup@kmlawgroup.com

Christine A. Pinto

on behalf of Creditor Specialized Loan Servicing LLC BKcourtnotices@parkermccay.com

Christine A. Pinto

on behalf of Creditor ONEWEST BANK FSB BKcourtnotices@parkermccay.com

Christine A. Pinto

on behalf of Creditor OneWest Bank FSB as Servicer for Deutsche Bank National Trust Company  
BKcourtnotices@parkermccay.com

Colin R. Robinson

on behalf of Defendant Elliott Salzman robinson@lrclaw.com

Colin R. Robinson

on behalf of Defendant Michael Brennan robinson@lrclaw.com

David L. Stevens

on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS INC. dstevens@scura.com,  
dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromer  
o@scura.com;spereyra@scura.com;dwoody@scura.com;asoto@scura.com;ralrehaili@scura.com

Denise E. Carlon

on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-7  
Asset-BackedCertificates, TMTS Series 2006-7 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com

Dori L. Scovish

on behalf of Unknown Role Type Countrywide Home Loans doris@efwlaw.com

Dori L. Scovish

on behalf of Creditor REO Properties Corporation c/o Green Tree Servicing LLC doris@efwlaw.com

Dori L. Scovish

on behalf of Creditor Deutsche Bank c/o Countryside Home Loans Inc. doris@efwlaw.com

Dori L. Scovish

on behalf of Creditor Deutsche Bank National Trust Company as Trustee c/o BAC Home Loans Servicing, LP  
doris@efwlaw.com

Emmanuel J. Argentieri

on behalf of Unknown Role Type Countrywide Home Loans bk@rgalegal.com

Emmanuel J. Argentieri

on behalf of Creditor IndyMac Bank FSB bk@rgalegal.com

Emmanuel J. Argentieri

on behalf of Creditor IndyMac Bank F.S.B. bk@rgalegal.com

Emmanuel J. Argentieri

on behalf of Creditor Specialized Loan Servicing LLC bk@rgalegal.com

Emmanuel J. Argentieri

on behalf of Defendant IndyMac Bank FSB and as Successor in Interest to IndyMac Mortgage Holdings, Inc. bk@rgalegal.com

Emmanuel J. Argentieri

on behalf of Creditor Indymac Federal Bank FSB bk@rgalegal.com

Herbert K. Ryder

on behalf of Defendant JP Morgan Chase hk3ryder@gmail.com  
gl6776@notify.cincompass.com;ryder.herbert124178@notify.bestcase.com

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Jul 07, 2025

Form ID: pdf903

Total Noticed: 2

J. Alex Kress

on behalf of Interested Party FDIC as Receiver for Indymac Federal Bank, FSB akress@chapman.com

J. Alex Kress

on behalf of Defendant FDIC as Receiver of IndyMac Federal Bank akress@chapman.com

J. Alex Kress

on behalf of Defendant IndyMac Bank FSB akress@chapman.com

J. Alex Kress

on behalf of Defendant Deutsche Bank National Trust Company as Trustee Under the Pooling and Servicing Agreement Series INABS 2006-B akress@chapman.com

J. Alex Kress

on behalf of Defendant FDIC as Receiver for Indymac Federal Bank, FSB akress@chapman.com

Jaimie B. Finberg

on behalf of Creditor Litton Loan Servicing LP servicer for The Bank of New York Mellon f/k/a The Bank of New York as Trustee on Behalf of the Holders of the Terwin Mortgage Trust 2007-6ALT Asset-Backed Certificates Series nj.bkecf@fedphe.com

Jaimie B. Finberg

on behalf of Defendant HSBC Bank USA National Association as Trustee for Nomura Asset Backed Certificate Series 2006-API nj.bkecf@fedphe.com

Jaimie B. Finberg

on behalf of Creditor Bank United nj.bkecf@fedphe.com

Jaimie B. Finberg

on behalf of Defendant Wells Fargo Bank N.A., servicer for HSBC Bank, USA National Association, as Trustee for Nomura Asset Backed Certificate Series 2006-AF1 nj.bkecf@fedphe.com

Jaimie B. Finberg

on behalf of Defendant U. S. Bank National Association as Trustee for Master Asset Backed Securities Trust 2005-AB1 nj.bkecf@fedphe.com

Jaimie B. Finberg

on behalf of Defendant HSBC BANK USA NATIONAL ASSOCIATION As Trustee for Deutsche Bank Alt 2006-AB2 nj.bkecf@fedphe.com

Jaimie B. Finberg

on behalf of Defendant Wells Fargo Bank N.A., servicer for U.S. Bank National Association, as Trustee for Master Asset Backed Securities Trust 2005-AB1 nj.bkecf@fedphe.com

Jaimie B. Finberg

on behalf of Defendant Wells Fargo Bank N.A., servicer for HSBC Bank, USA National Association, as Trustee for Deutsche Bank ALT 2006-AB2 nj.bkecf@fedphe.com

Karen B. Olson

on behalf of Interested Party GMAC MORTGAGE LLC kbo@kkmllp.com

Kristen D. Little

on behalf of Interested Party DLJ MORTGAGE CAPITAL INC., KRLITTLE@FIRSTAM.COM

Marisa Myers Cohen

on behalf of Creditor National City Mortgage Company nj-ecfmail@mwc-law.com jhillier@mwc-law.com

Melissa N. Licker

on behalf of Creditor ONEWEST BANK FSB mlicker@hinshawlaw.com

Michael J. Milstead

on behalf of Non Compliance Michael J Milstead bkecf@milsteadlaw.com bkecf@milsteadlaw.com

Mitchell Malzberg

on behalf of Trustee Peggy E. Stalford mmalzberg@mjmalzberglaw.com dlapham@mjmalzberglaw.com

Nelson Diaz

on behalf of Creditor U.S. Bank National Association as Trustee ndiaz@privatelenderlaw.com, bkecf@milsteadlaw.com

Peggy E. Stalford

pstalford@pstrustee.com;admin@remote7solutions.com,krichter@pstrustee.com,NJ96@ecfbis.com

R. A. Lebron

on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor EMC MORTGAGE CORPORATION AS SERVICER FOR, U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CERTIFICATHOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES I LLC, ASSET-BACKED CERTIFICATES, SERIES 2005-AC6 bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor UBS SPECIAL SERVICING GROUP as servicer for ACT PROPERTIES, LLC bankruptcy@fskslaw.com

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Jul 07, 2025

Form ID: pdf903

Total Noticed: 2

R. A. Lebron

on behalf of Creditor LANCASTER MORTGAGE BANKERS LLC., D/B/A/ DIRECT LENDING GROUP  
bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor CHASE HOME FINANCE LLC, as servicer for WELLS FARGO BANK, NATIONAL ASSOCIATION,  
AS TRUSTEE FOR MORGAN STANLEY CAPITAL INC. TRUST 2006-HE1, MORTGAGE PASS THROUGH  
CERTIFICATES, SERIES 2006-HE1 bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor ONEWEST BANK FSB bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor BELTWAY CAPITAL LLC bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS INC. bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor IndyMac Bank F.S.B. bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor Beltway Capital Management LLC bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor JP Morgan Chase Bank N.A. bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor EMC Mortgage Corporation bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor American Home Mortgage Servicing Inc. bankruptcy@fskslaw.com

Richard D. Trenk

on behalf of Creditor Normandy Warren Holdings LLC rtrenk@trenkisabel.law, averdugo@tisslaw.com

Richard D. Trenk

on behalf of Creditor Normandy Real Estate Partners rtrenk@trenkisabel.law averdugo@tisslaw.com

Scott D. Sherman

on behalf of Creditor First Niagara Leasing Inc. ssherman@minionsherman.com

Scott S. Rever

on behalf of Defendant Joseph Bentivegna srever@genovaburns.com  
srever@ecf.inforuptcy.com;dmendez@genovaburns.com;dmendez@ecf.inforuptcy.com

Steven J. Mitnick

on behalf of Counter-Defendant Peggy E. Stalford Trustee smitnick@mmpclawfirm.com, lindsay@sm-lawpc.com

Steven J. Mitnick

on behalf of Trustee Peggy E. Stalford smitnick@mmpclawfirm.com lindsay@sm-lawpc.com

Steven J. Mitnick

on behalf of Plaintiff Peggy E. Stalford Trustee smitnick@mmpclawfirm.com, lindsay@sm-lawpc.com

Steven J. Mitnick

on behalf of Plaintiff Peggy E. Stalford smitnick@mmpclawfirm.com lindsay@sm-lawpc.com

Steven J. Mitnick

on behalf of Interested Party SM Financial Services Corporation smitnick@sm-lawpc.com lindsay@sm-lawpc.com

Steven J. Mitnick

on behalf of Plaintiff Peggy Stalford Trustee smitnick@mmpclawfirm.com, lindsay@sm-lawpc.com

Steven J. Mitnick

on behalf of Attorney Mitnick & Malzberg P.C. smitnick@mmpclawfirm.com lindsay@sm-lawpc.com

Warren S. Wolf

on behalf of Defendant Green Tree Loan Servicing LLC wwolf@goldbergwolf.com

Warren S. Wolf

on behalf of Creditor OCWEN LOAN SERVICING LCC. wwolf@goldbergwolf.com

Warren S. Wolf

on behalf of Defendant REO Properties Corporation wwolf@goldbergwolf.com

TOTAL: 78